ISLAM MAGAZINE

France's intifada?

December 2005 Dhul Qa'daah 1426 hijri

War on Terror takes different forms

Tide turns against Blair

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"The War on Iraq is about oil & empire"

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The idea to launch 'Islam Magazine' came about after the growing success of Islam channel. Muslims constitute one fifth of the world's population. Muslims and Islam are currently misrepresented in the global media, especially western media.

They are increasingly feeling victimised and alienated through a constant flow of Islamaphobic misconceptions which are filtered through the media, influencing further divisions to the point where today we have a situation of 'Multi-culturalism versus Muslims'. Racist attacks against Muslims have soared in the west. The constant misrepresentation of Muslims through the media has to a great extent helped to perpetuate these stereotypes, hand-in-hand with police profiling leading to labelling those with hijabs or a beard as "extremists" a "threat to life as we know it".

Muslims over the recent years have critically felt the need for television, newspapers and magazines that do not have anti Islamic rhetoric and propaganda. There is a large demand amongst Muslims for a media that reflects their needs and articles that are founded upon Islamic values.

For only through the real understanding of Islam for Muslims and non Muslims will we achieve any form of mutual understanding and community cohesion.

Globalisation will continue unhindered, but Globalisation based on self interest of governments and powerful interest groups at the expense of the Muslims and other indigenous groups will only create further global conflict. Only through mutual understanding and respect of different cultures and religions will we achieve a more successful and harmonious existence.

Islam magazine will attempt to project the real issues in a fair and objective manner. It will also attempt to give voice to those who are concerned about the misrepresentation and intentional 'ghettoisation' of Muslims; focusing on articles and debates that have been sidelined by the western media.

Islam magazine will attempt to be an interesting and academic read aimed at creating an arena of discussion and debate which the planned terrorism laws are trying to stifle.

Islam in its real sense promotes freedom and justice, and Muslims around the world have unequivocally denounced acts of violence and terror, but to deaf ears, ears that want to continue to label Muslims as terrorists attempting to isolate them and to mix legitimate resistance with acts of terrorism.

Therefore we at Islam magazine intend to take positive steps to rectify the imbalance in the media. We will attempt to rectify this imbalance by projecting the correct and positive and real image of Islam, give news and information that is not biased and tinged with self interest.

Our main objective will be to remove the misconceptions of Islam and create an understanding that will influence government policies and decision makers to take actions and make laws that will create a fair and just society where everyone benefits.

At Islam Magazine we believe that the creator Almighty Allah (SWT) has provided us with enough resources for all of us to justly share and live together in happiness- but if mankind decides to turn this beautiful wealthy earth into a battle zone and its resources to ammunition for such a war then it will be a disaster for the human race.



Mohamed Ali Publisher & Editor-in-Chief

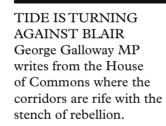
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FRANCE'S **INTIFADA** Yvonne Ridley looks at the riots in the Paris suburbs and examines why the

INSIDE THE MIND OF A HUMAN BOMBER Yamin Zakaria attempts to look at the issue of "suicide" bombings and why it has increased and also dispels the

myths associated with the western belief that 'Muslims love to kill themselves'.



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mainly Muslim youth

violence in order to

are resorting to

be heard.



GLOBAL UNITY EVENT 2005 Islam Channel brings to you the Global Unity Event. Comprising of respected speakers and some of your favourite nasheed artists - a day to be remembered.

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JEWS AGAINST ISRAEL Rabbi Cohen with his Neturei Karta group insists that there can be no peace until Israel which is a Zionist state is dismantled.

PAKISTAN EARTHQUAKEgiven his total support to the war on terror.

A NATURAL AND DIPLOMATIC DISASTER Shahid Rashid looks at the worsening state of the areas hit by the earthquake and asks why the US and UK did not give enough aid to Musharraf after he had

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LET US CELEBRATE **OUR HUMANITY** Asim Siddiqui head of 'City Circle' wants Muslims to celebrate their shared humanity with other groups and to look at life from a positive angle.



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Some of Islam Magazine's well wishers

'It is important to have a range of opinion and perspective on issues of concern to the Muslim community and I wish you well with the launch of this new magazine.'

Ken Livingstone, Mayor of London

At a time when the corporate media is strangling the truth, we need independent voices more than ever. Muslims in Britain, demonised and the objects of the last respectable racism, need a fearless and diverse media more than most. This magazine is an important contribution to that. Congratulations on this venture, and I wish it every success."

George Galloway, Respect MP for Bethnal Green & Row

The Muslim Council of Britain (MCB) is immensely proud to be Associated with the Conference, The Global Peace and Unity Event and with the launch of the new monthly publication Islam Magazine. The launch could not have come at a more critical juncture in the history of European Muslims. We commend its publishers, Islam Channel, for taking the initiative and at the same time organizing this illustrious gathering of Muslim scholars and personalities.

We are confident that your deliberations and interaction would yield results that would have a lasting positive impact on our respective societies.

'Call to the way of your Lord with wisdom and fair admonition, and argue with them in the kindest way. Your Lord knows best who is misguided from His way. And He knows best who are guided.' (16:125)

Sir Iqbal AKM Sacranie, OBE Secretary General

'My hope is that Islam magazine will set a new standard for the truth-telling informed and honest debate so desperately needs if the twin monsters of Islamophobia and anti-Semitism are to be stopped from going on the rampage. If you can help to overcome the ignorance which is propelling these two monsters forward, you will deserve the respect and support of peoples of all faiths and none. I wish you success '

Alan Hart, author and broadcaster.

All praise is due to Allah, and may peace and salutations be upon the beloved Messenger (SAW).

It is indeed with great pleasure that I write these lines in the inaugural edition of Islam Magazine. Although there are numerous Islamic magazines that currently exist and which cater to various groups, I feel that there is yet the need for a professional magazine, academic in its content, universal in its appeal, and practical in its approach, which will cater to the needs of the Muslims in light of the turbulent times that we are currently witnessing.

As all of us are so painfully aware, the Muslim ummah is undergoing a crisis of the highest magnitude. It is facing trials and tribulations, both from within and without.

Therefore, I hope and pray that this magazine will become just such a medium, and will become a beacon of light, guiding all to the real and true religion of Islam. Amen!

Wa Salaam Alaikum Yasir Oadhi

"I wish Islam magazine every success. In these troubled times robust analysis and critical thinking around social and political is more necessary than ever. I look forward to the positive contribution this magazine will no doubt make to the life of Muslim community and wider society."

Salma Yaqoob, Respect MP

I wish your new venture Islam Magazine a bright future and also every success.

(Rabbi) Ahron Cohen

My whole reason for writing the book "Dining With Terrosists" is because I believe we have to speak to all sides of the political and social spectrum. Only through dialogue and discussions about issues that are sensitive will we achieve any kind of understanding to solve key issues. The fact that Islam Magazine is willing to go into areas the wider press will not cover objectively, I wish it all the success.

Phil Rees Author of "Dining With Terrorists"

DEC-05

News

A HISTORIC DAY FOR THE PALESTINIANS.

Palestinians have finally asserted control for the first time over an international frontier; hundreds of Gazans moved across a newly opened terminal at Rafah into neighbouring Egypt. Many embraced and flashed V-for victory signs, as they made their journeys, happy to be processed by Palestinian police rather than Israeli soldiers who had occupied the Gaza Strip for 38 years, withdrawing in September.

Hundreds of Palestinians crowded the grounds where buses took them in groups of about 60 to the terminal. Dozens also poured in from Egypt back to Gaza. European police monitors were on hand to assist the Palestinian officials under a deal brokered by U.S. Secretary of State Condoleezza Rice to reopen Gaza. It is hoped this will help boost the economy and give new hope to the Palestinians. The terminal opens a link About three million people lost their homes in the between the Gaza Strip and other countries.

The deal also allows Israeli officials to watch the crossing alongside Palestinians via video link to a nearby monitoring station in southern Israel, looking out for suspected militants or any weapons smuggling. The crossing is due to open full time only after all 70 European Union inspectors arrive. This will be the EU's first monitoring role in the Palestinian territories. During years of Israeli occupation, passengers would have to queue for hours as Israeli security personnel took their time to search belongings and ask questions. As soon as the terminal opened, with the Palestinians in charge, travellers passed through in a matter of minutes.

Palestinian President Mahmoud Abbas formally opened the terminal on Friday by cutting a ribbon and saying: "I think every Palestinian now has his passport ready in his pocket. Let them come to cross at this terminal whenever they want."

The U.S.-brokered agreement on Rafah also outlines a plan to later permit Gazans to travel to the West Bank, occupied by Israel since 1967 Middle East War, both territories where Palestinians seek a state under a U.S.backed peace "road map".

UN RELIEF AID WARNS OF A FURTHER **TRAGEDY**

The head of the U.N. refugee agency warned that the focus of Pakistani earthquake relief efforts was now to avert a tragedy over the imminent winter.

The United Nations and Pakistani authorities have braced themselves for a flood of people streaming down from high country to warmer areas inland as the severe cold weather sets in. Their main concern is to create conditions for people to be able to survive the winter without any tragedy: The Oct. 8 earthquake killed more than 73,000 people, most of them in the Pakistani side of the disputed Himalayan region of Kashmir.

Hollywood stars Angelina Jolie and Brad Pitt also visited the quake areas. Jolie, a goodwill ambassador for the UNHCR, visited the earthquake site and tried to highlight the crisis worldwide.

disaster and Pakistani authorities, as well as foreign military teams and aid agencies, are racing to ensure survivors get shelter and enough food to last them until spring.

Chief U.N. coordinator in Muzaffarabad Rashid Khalikov said the biggest challenge for the relief effort could be an exodus of people from high-altitude settlements once the cold weather worsens conditions.

Pakistani Kashmir's relief commissioner, Salim Bismil, believed authorities expected up to 50,000 more people to come down from mountains during winter, joining thousands who have already arrived.

He said authorities in Pakistani Kashmir have been encouraging people to leave the highest settlements and move into tent villages for the winter but many villagers are reluctant, to leave their land.

The UNHCR has organised several tent camps for homeless survivors, they are concerned about unorganised so-called spontaneous camps that have sprung up in Muzaffarabad and elsewhere.

These camps are often without water and sanitation facilities, and breeding ground for diseases.

THE CRE DISAGREES WITH BLAIR'S RACE **PLANS**

The governments plans to fight inequality in Britain may not be going ahead, as the Commission For Racial Equality pulled out of the newly set up government body, before it had even started operating. The CRE said the new Commission for Equality and Human Rights would be 'bad for race, bad for equality'. It also said that the government's decision to merge it into the Manchester-based equality body, which will also contain the Equal Opportunities Commission, would weaken its influence at a time when racial tensions are rife. They point out that the move to Manchester would affect its ability to operate, as half of Britain's minority residents live in London and the South East.

Trevor Philips, the Chairman of the CRE argued that the new body would not be independent. He also called for a new body; separate from the CEHR to cope with what he believes is an increasing rise in community conflict.

AL JAZEERA DEMANDS FACTS FROM NO.10

The head of Al Jazeera, Wadah Khanfar is calling for Tony Blair to publish a memo which is alleged to show that Tony Blair dissuaded President Bush from bombing its headquarters.

The call for facts to be made public came after the Daily Mirror had reported the contents of a memo showing that Mr Blair had talked Mr Bush out of bombing Al Jazeera. According to press reports the memo includes a transcript record of Mr Blairís conversation with Mr Bush. Even though Oatar is an ally of the US and was the location of a US military headquarters during the Iraq war.

The White House has always accused Al Jazeera of being a mouth piece for Al Qaeda. Mr Khanfar said: "Al Jazeera is at the foremost of freedom and democracy in the Arab world and therefore this news we have heard is very concerning".

Cabinet Office civil servant David Keogh has been charged under the Official Secrets Act of passing the memo to former Labour MP Tony Clarke's researcher Leo O'Connor.

Many of Al Jazeeraís employees have long been convinced that their offices in Kabul and Baghdad were deliberately targeted by the Pentagon in 2001 and 2003.

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Forges Ahead irrespective of consequences



Phil Rees, war reporter and author of 'Dining with terrorists' explains how the war on terror is failing and why Blair needs to resort to introducing the terrorism bill.

As the Terrorism Bill 2005 stutters through Parliament before receiving Royal Assent maybe later this month, there is mounting evidence that the West is losing its 'war on terror' and that policies adopted by western governments since 9/11 have contributed to creating the violence that it was intended to prevent.

British police already have the toughest powers in Europe to detain suspects without charge. The latest anti-terrorist legislation further erodes the 300-year-old writ of habeas corpus, the right of a citizen to be either charged or freed. The government will extend the length of time police can detain a suspect without charge from 14 to 28 days. Just five years ago, prior to 9/11, a suspect had to be brought before a judge on the fourth day of incarceration.

The law will also classify 'inciting, justifying or glorifying terrorism' as a criminal offence. To convict, there need only be evidence that a person accused of 'terrorist' violence was 'indirectly encouraged' or persuaded by the words or writings of another. Someone can commit an offence without intending that anyone should commit a 'terrorist' act. The law is not directed at what people do but what they

say. It will be an offence to say anything that might encourage any act of serious violence in support of any political cause anywhere in the world. Someone who justifies resistance to occupation, whether in Iraq or the Palestinian territories, could become vulnerable to prosecution.

Many Muslims in the UK believe anti-terrorism legislation is making them de facto enemies of the British state. Bizarrely, the new legislation excludes the 'glorification' of events in Ireland. What about those who celebrate the actions of IRA 'volunteers' who planted bombs in Britain or killed British soldiers? Or those who distribute the writings of hunger strikers such as Bobby Sands, which encourage violent confrontation with the British state? These will be legal but, according to government officials, it will be a crime to call the 9/11 bombers 'martyrs'.

Cherie Blair once said that young Palestinians often felt they had 'no hope' but to blow themselves up. The Law Society says the Prime Ministers' wife could face prosecution under the new legislation if she repeats the statement.

Evidence of deep concern about the anti-terrorism bill is growing from police officers despite crude attempts by government ministers to cheerlead support from the security services. I spoke to a senior member of the Anti-Terrorist Branch (SO13) who described the legislation as "inflammatory and unworkable". According to the Guardian, the Association of Chief

Police Officers (ACPO) has privately opposed four of the 14 key clauses in the bill. A confidential ACPO assessment apparently deduces that the measures "risk alienating Muslims".

Add to this the findings from a report the government commissioned to examine the causes of the July 7th attacks. It concluded that the terrorism bill would create a 'significant chill factor' in the Muslim community. The report stated that 'radical impulses' are often triggered by 'perceptions of injustices inherent in Western foreign policy.'

Reports such as these reinforce a deepening lack of trust between the Muslim community and the government. Muslims know that Britain was attacked on 7/7 not for what it is but for what it does; the suicide bomber, Mohammed Sidique Khan said so in a video released by al-Qa'eda. When Tony Blair says that "the root cause of terrorism is not a decision on foreign policy...it is a doctrine of fanaticism and we must unite to uproot it", most British Muslims believe he's lying.

The accusation that the government departed from the truth in order to promote the 'war on terror' is made sharper by reports such as those from Strategic Forecasting (Stratfor) in the United States. Its chief intelligence officer, Dr. George Friedman previously worked in the Pentagon with military intelligence agencies. In a September 2005 tract, he outlined his view of the real reasons for the invasion of Iraq. "The key to understanding the situation was that Bush wanted to blackmail the Saudis, use Iraq as a military

base and terrify Muslims. He wanted to do this, but he did not want to admit this was what he was doing."

As the anti-terrorism bill progressed through the House of Lords last month, there was a mounting clamour from across the Atlantic that the United States should withdraw from Iraq. Even Republican congressmen and commentators now realise that the daily slaughter in Iraq and the procession of attacks in cities around the globe raises a question that had, until now, rarely been voiced in Washington: Is the West losing the 'war on terror'?

The incidence of 'terrorist' attacks in 2003 (as defined by the United States) was greater than for any year in more than two decades. In 2004 that number trebled.

The inability to capture the leadership of al-Qa'eda or control the insurgencies in Afghanistan and Iraq are visible symptoms of failure. But the greatest misfire in the 'war on terror' is the internal dynamic that the conflict has unleashed. The 'war on terror' is itself creating a willing army of recruits who are prepared to die to challenge the West.

An influential American political magazine forecast in November 2005 that the fallout from the war in Iraq would rebound on America in years to come, much as support for the mujahedeen in Afghanistan in the 1980s was instrumental in the formation of al-Qa'eda and the attacks on Brooklyn and Washington a decade later. The CIA called it 'blowback', According to Foreign Affairs,

"The current war in Iraq will generate a ferocious blowback of its own, which – as a recent classified CIA assessment predicts – could be longer and more powerful than that from Afghanistan."

The 'war on terror' is also damaging western society, where the most cherished principles of its post-renaissance civilization are being undermined, such as habeas corpus, free speech and the prohibition of torture. One former jihadist now living in East London told me that America could end the threat of terrorism overnight by bringing its troops home and closing over 800 US military installations on foreign soil. The logic of that argument must be understood if we are to find a finish line for the 'war on terror'.

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It would be considered highly unparliamentary behaviour to wander round the corridors of Westminster with a tape recorder, capturing MPs' off cuff musings.

But were it possible to do that, you'd be amazed at what Labour MPs are saying about Tony Blair. His closest friends are saying he's going to have to go after next May's council elections, which are forecast to be a disaster for New Labour. His more distant friends want him to go well before then to avoid electoral meltdown.

It's now a commonplace to say that Blair's days are numbered. But like a wounded beast he can inflict an awful lot of suffering and pain before he bows to the inevitable. His defeat over the outrageous 90-day internment without charge proposal in his terror bill was the first time Blair has lost a vote in the House of Commons since he became prime minister eight years ago.

It both symbolised the crumbling of New Labour and also pointed to the reason why it is taking place. One single word will be chiseled on Blair's political gravestone: Iraq.

For it is that issue, above the many crimes of New Labour, that has finished Blair. And Muslims in Britain have been in the forefront of exposing that inhuman and immoral war and occupation. Those huge demonstrations so many of us have taken part in have not only encouraged the people of Iraq to resist the

takeover of their country. They have also undermined this government of warmongers and privatisers.

And on the other side of the Atlantic, George Bush is going the same way as Blair. In their heart of hearts Labour backbenchers know this. But I must tell you from long experience, we cannot be content with that. In their overwhelming majority Labour MPs are content to let Blair stagger on.

That means more and more attempts to privatise schools and hospitals. It means more undemocratic attempts to end one of the great achievements of the welfare state: the provision of public housing, where you had the chance, even if limited, of affecting the fate of your landlord at local elections.

And it means continued unwarranted and undue pressure being placed on the Muslim community in Britain.

"I spoke out and voted against the New Labour's absurd terrorism bill because those measures will not make us safer; quite the opposite, they will make carnage like the attacks of 7 July on London more likely".

Government ministers could not come up with a shred of evidence to support their drive to lock people up without trial for three months. After the dodgy dossiers about non-existent weapons of mass destruction in Iraq that were used to take us to war, this shouldn't come as a surprise to anyone.

In a move that should alarm anyone who cares about democracy, the government overtly dragged the police into party politics, asking them to campaign for Blair's policy. But the police could provide not a single example of how detention without trial for 90 days would stop terrorism.

The 90-day proposal has been stopped, for now... and only for now. However, no one should be proud that a proposal to lock people up for 28 days without charge cleared the Commons. That is longer than in Australia, Spain and the US, which have all suffered greater terrorist tragedies over the last four years than we in Britain. For this reason, among others, I intend to continue votig against the entire bill.

The point was brilliantly made by a member of the audience at a 250-strong public meeting in Hackney

I addressed recently. A Turkish man pointed out that Turkey is being denied entry to the European Union on account of its human rights record. He said there are, of course, major issues over human rights. But he added that only twice in Turkish history has it been legal to lock people up for the time the British government wants – in 1971 and in 1980, when in both cases there was a military coup. When government passed back to Turkish civilians, the extraordinary detention powers were dropped.

You learn an awful lot at these kinds of meetings, and the ones I have been doing over the last few months have had astonishing attendances. Over 600 at Leeds University, for example, 400 earlier that day in Sheffield and over 500 in Bradford the day after.

The organisers tell me these are bigger meetings even than those in the months before the invasion of Iraq. They are the biggest political meetings for two decades.

> In my own constituency hundreds of people have been turning up to meetings to discuss housing and oppose the sell-off of council homes.

These meetings confirm that it simply is not true that people in Britain are politically apathetic; they are apoplectic with rage that their voices are excluded by the mainstream parties.

There has been more than the usual hypocrisy from New Labour in the wake of the 7 July bombings over Muslim political participation. Muslims have been participating in politics in increasing numbers over the last three years. It's just that they are taking part in movements and politics that are in opposition to what New Labour is doing, rather than acting as tame conduits for Blair.

Among the many initiatives deserving of urgent support I'd like to end with two. One is the International Peace Conference organised by the Stop the War Coalition on 10 December. A big turnout for that will be a powerful boost to the campaign to end the occupation and prevent attacks on Syria and Iran.

The other, which is a clear emergency, is support for the family of Babar Ahmad, who faces extradition to the tender mercies of the jailers of Guantanamo Bay. I'd ask everyone to do what they can to stop this injustice.

For details of the conference go to www.stopwar.org.uk the Babar Ahmad campaign can be contacted via www. freebabarahmad.com

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Their barbarity was displayed in a bloody decade from 1952 when Colonial troops slaughtered several hundred thousand Algerians in order to keep the French flag flying in the North African country. Unable to contain their anger at this genocide thousands of Algerian Immigrants living in Paris took to the streets on October 17, 1961 in support of the national liberation struggle being waged in Algeria against France by the National Liberation Front.

recently. In October 2001 the Mayor of Paris unveiled a plaque in memory of the 200 Algerians who were killed by French police who broke up a demonstration in the city 40 years earlier.

Mayor Bertrand Delanoe unveiled the memorial near Saint Michel Bridge, where at least 30 of the victims are believed to have been thrown into the River Seine. The plaque reads: "In memory of the numerous Algerians killed during the bloody suppression of

If you kick a dog long and hard enough it will eventually bite back, so it comes as no great surprise to me that the suburbs of Paris have been torched by angry, young Muslim men.

the peaceful demonstration on 17 October 1961." Of course the centre and right-wing opposition on Paris City Council boycotted the ceremony, saying that reviving the issue could cause unrest between the various communities in France, while police also protested about it. The far-right National Front described the plaque as "particularly Obnoxious at this time of terrorist threats".

Up to 30,000 people attended the 1961 protest, organised by the Algerian National Liberation Front, against a curfew on Algerians in the city. The curfew had been introduced by Paris's prefect of police at the time, Maurice Papon.

Putting all this in context, it doesn't take a rocket scientist to work out that the Algerian community, hidden away in the French ghettoes, would finally react. I mean, just how much more humiliation and degradation could they be expected to take.

The curfews are back again but this time the police are finding it impossible to contain the anger ... or beat the protestors to death which they did in 1961.

Those rotten ghettoes which contain the Algerian immigrants look like some Nazi-style laboratory experiment designed to contain sewer rats. The reality is far worse because the rancid, crumbling buildings are home to thousands of disenfranchised Arabs and North Africans. The French call the ghettoes Les Cites, and have absolutely no shame to tell the outside world at all that these places exist purely at the outer fringes of Paris society.

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That blinkered society fails to acknowledge the angry, young men we see torching cars and buildings are actually French citizens. Having being kicked in the face by the French political establishment and experienced the brutality of the police these young, olive-skinned Parisians have finally reached breaking point. But switch on to Fox news and what sort of reporting do you get? Well according to the single-cell, no brainers in the Fox editorial department, these riots are the work of crazed Islamists and Muslim fundamentalists.

This is complete and utter rubbish! These young men, Algerians, Moroccans, Tunisians and West Africans, most of whom happen to be our brothers in Islam, are protesting against oppression and racism. And if the only way they can vent their anger and display their frustration is by torching a few Citroens and Fiats then so be it. Because, as far as I am concerned it is the only way the youth can release their frustration at a French political establishment which denies immigrants the opportunity to integrate in their diversity. Successive French governments have failed to come up with a fair integration policy and so now the Establishment is paying the price. Treated like second class citizens, the Algerians have been pushed further out of the centres into France's larger suburbs of Paris, Nice, and Lyon Toulouse, Marseille, Strasbourg and other big cities where their parents once provided cheap labour for France's factories.

Having been excluded from French society, and

subjected to brutality by the police (just daring to look

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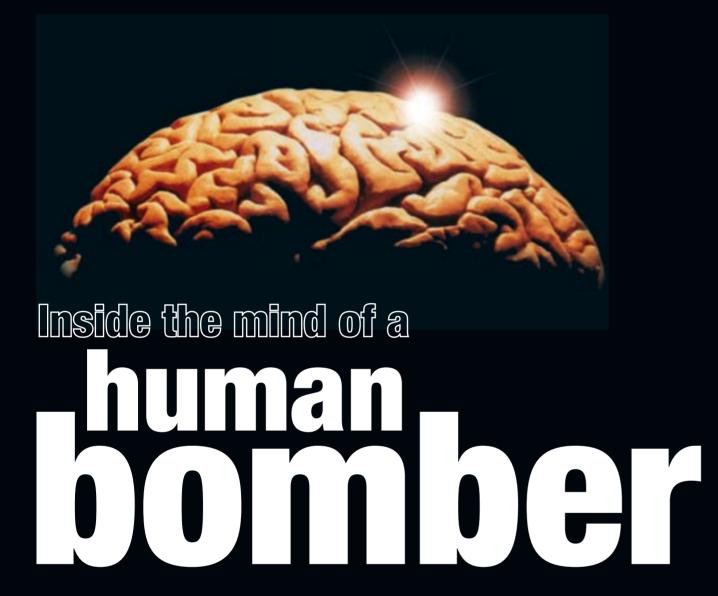
at a cop in the eyes earns a slap), these young Arabs and North Africans have finally succumbed to their anger. But while Paris burns don't point the finger of blame at the angry, young men. It is the police who provoked the rioting.

And it all began when two boys, returning from a football match, had been deliberately chased by police into Clichy-sous-Bois substation, and were electrocuted and died. It is quite obvious those tragic boys were more afraid of the French police than the prospect of being electrocuted.

Then to add fuel to the situation, the French police exploded tear gas inside a mosque. Unforgivable and the act of complete morons. Interestingly enough a French government-commissioned report presented by Jean-Christophe Rufin, former vice-president of Médecins sans Frontières revealed in October last year that the mounting racism in France represented a radical threat.

Why did no one act on that report? Now the world's attention is focused in the direction of the French Colonialists. And they don't like it one bit because finally they are being seen for what they really are - a repugnant nation stuffed with racists, Islamaphobes and tyrants. Vive la Revolution ... and just be thankful I'm not calling for the storming of the Bastille crying: "Off with their heads!" Now where did I put those knitting needles ...?

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One of the main concerns Muslim communities around the world are facing, is the increase use of suicide bombings as a way to fight oppression. **Yamin Zakaria** points out that the only way one can tackle the problem of suicide bombings is by tackling the myths associated with it – 'that Muslims enjoy killing themselves' or 'they cant wait to leave their loved ones behind and rush off to heaven'. If we can deal with the real issue of why a person would take such a drastic step – we may get nearer to solving the problem.

Human instinct leads us to find fault in others before we admit to our own; this is particularly true between two conflicting parties. Likewise we tend to exhibit envy and greed when looking at those who are more fortunate than us, instead of feeling grateful by reflecting on those who are less fortunate. Prophets of God throughout human history have provided guidance to channel and control human instincts, by inculcating higher ideals. The battle between these ideals and the debased desires of Kings, Pharaohs and other forms of tyrants, are narrated all the way through the Old Testament (Torah), the New Testament (Injeel) to the final revelation - the Holy Quran.

However, we live in a peculiar age where the tyrants

present themselves as Prophets. They advocate instinct-based-behaviour, wrapped with words like 'freedom' and 'free market', as higher forms of ideals. They promote libertarian sexual practices, to resemble the beasts in the jungle; this is espoused as an expression of 'freedom'. Similarly, instead of judiciously nurturing the human desire to generate and distribute wealth fairly, they encourage the society to operate on individualism, i.e. sheer greed; by creating the profitmaximising free-market economy, where individual human desire is paramount.

The tyrants continue the deception by obfuscating the merits of other civilizations with a thin layer of International law (as long as it serves them) and military aggression. A militarily powerful nation such as a superpower does not automatically possess the qualities of being a leading civilization. Such powerful nations often impose an order through use of brute force, hypocrisy, and arrogance, rather than by projecting and applying higher ideals consistently.

This is why modern day tyrants and their accomplices hypocritically pour scorn on the weapon ('suicide' bombings or martyrdom operations) of the weaker party fighting for survival – knowing that the weaker party does not have access to regular high-tech weapons.

When the armies of the tyrants pulverise humans and houses, with their missiles and bombs, it is called hunting 'terrorists' with an undeclared level of collateral damage, another word for dead women and children. When the oppressed retaliate it is called terrorism. Exactly who is terrorising whom? Who lives in fear and terror - the inhabitants in Iraq, Palestine and Afghanistan or those in the US, UK, Italy and Australia? Who is delivering more terror, those dropping daisy cutters, cluster bombs and Napalm, or those shooting with outdated RPGs?

It is the masses in the West that are being brainwashed to believe it is morally acceptable to kill women and children with cluster bombs from F16's, calling it collateral damage, yet it's outrageous and immoral when death visits in a 'suicide' bombing?

Most certainly, there is an intense drive to project 'suicide' bombings as anything but retaliation; otherwise the West is in danger of confessing their crimes. Hence, they have resorted to a two pronged strategy; the first of which is to hire Muslim moderates who will issue some kind of dubious legal opinions with one track condemnation of martyrdom operations, secondly, they attribute martyrdom operations as entirely an internal phenomenon, totally unconnected to resisting foreign occupiers. Thus, they raise the following questions, to misdirect the public from the real causes of martyrdom operations, in an attempt to escape their own guilt:

Dispelling the Myths

Which Imam was responsible for brainwashing the bombers?

Many are accusing the Imams of brainwashing youth to undertake martyrdom missions. So ridiculous is this hysteria, you would think that they are confusing the Imams, with the mythical characters from fairytales, possessing magical lamps and flying carpets with the ability to hypnotise people! Imams are the most apolitical group in the Muslim community. They do not even refer to local political matters, let alone international affairs. If anything it is the mafia like Mosque committees, who have the power and persuasion; they function to stifle open discussions, many Mosques carry the usual sign "no political discussion or meeting without authorisation", unless of course you happen to be a government representative on an election campaign wondering into the place.

Rationally, it is difficult for anyone to lecture others to engage in a martyrdom mission, as it is reasonable to suppose that the candidate must ask themselves why this person is not leading by example. Also, the sacrificing of ones life has such a complete finality, that it will always be an individual's decision, therefore it can only be conducted by those who volunteer willingly.

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Is it due to alienation?

People who are alienated do not blow themselves up along with others. It is the majority community that has deliberately constructed the problem of alienation to aid the assimilation of minority communities. The Muslims and the mainstream society will be alienated from each other, since the two communities adhere to different values and norms. This is mutual alienation is natural and expected. In any case, the idea that alienation would drive anyone to commit martyrdom operations is overly simplistic, defies human nature and commonsense. However, the sly, Machiavellian politicians and journalists are peddling this in desperation, again, to avoid discussing the real

causes behind martyrdom operations.

Is it due to the promised virgins ('Houris')?

If a man wants to satisfy hi carnal desires he is more likely to engage in selfindulgence rather than self-destruction. For a devout Muslim, this means getting married rather than of volunteers, and eventually will have get himself fitted for an explosive belt. There is no shortage of virgins in the Islamic world, where it is

a virtue and not, as it is in the west, a source of shame. The point being that Muslim youth do not need to become martyrs to find virgins.

territories.

Is it due to the indoctrination of hate?

Any physical resistance is terrorism and any intellectual resistance is now classified by another one of those politically charged terms, that are loosely defined - hate. As if the West was full of love and mercy, with their genocidal sanctions (1/2 million dead Iraqi babies) to the "shock and awe" campaign against a nation who had done no harm to them.

Let us be more precise, Muslims exhibit anger but not hatred, in contrast it is the West that exhibits hatred but not anger. Anger will always be expressed by the victims, and will be absent in the aggressor. What else does the West expect from those who they

have orphaned, widowed or made childless? Such anger is a moral virtue; it is an outcry against, injustice and the initial aggression by the real mass

What are the real reasons?

Most conveniently, what many people forget is some of the people who engaged in martyrdom operations, were not inspired by religion, but were in fact subscribers of secular ideologies, so this is not exclusively a religious phenomenon. One of the recent, but well-known Palestinian 'suicide' bombers was not a religiously devout woman. As an ambulance worker she had first hand experience of seeing Israeli aggression, which

> led her to commit a retaliatory action. The Syrian Socialist Party, a purely secular group, conducted 'suicide' attacks against the Israeli occupiers of Lebanon, as did the Tamil Tigers, in Sri Lanka, against the Sinhalese majority. All of this emphasises 'martyrdom' operations, are not the reserve of any specific religion, race or nation.

What impact images from Iraq, Afghanistan, and Palestine have on

individuals, no one can accurately predict, every individual has their own tolerance threshold; once crossed, this can drive people to retaliate. In denial, the politicians and journalists are trying to build another 'missing-link,' to mythical radical Imam as the instigators of martyrdom operations, just like the missing-link found in Blair's 'dodgy dossier,' the 45 minute threat and the Niger link, confirming Iraq's mythical WMD's prior to the war! Asif Hanif from the UK, who carried out the martyrdom mission in occupied Palestine, was not involved with any radical group and had no radical Imam lecturing him.

Solution

Suicide missions by their nature are

the weapons of the weaker party in the

conflict, and the last resort, as the basic

human instinct dictates that we preserve

life! Therefore, in most cases suicide is

used in defence/retaliation against the

stronger enemy. Suicide is not a tactic of

an offensive group, as you cannot conduct

an offensive conquest while sacrificing

your soldiers, as you would soon run out

no soldiers to maintain the conquered

The real solution lies in addressing the primary cause, which is State Terrorism of the colonial west. It is euphemistically hidden behind terms like 'foreign policy'. These states unashamedly use their position and media spin, to label the mass murder of hundreds of thousands of innocents, as just - "foreign policy"! Is murder in a uniform not murder? Are all human beings not equal?

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Western Media and its journalists have 'some how' acquired a reputation of western bias in their reporting, however a few have risen above the rest and put their mark of distinction through their objective honest reporting — Robert Fisk is one such reporter.

Robert FISK

Chief Middle East Correspondent for the Independent and author of several books



explains to Sadiya Chowdhury why he wrote his latest book 'The Great War for civilization: The conquest of the Middle East'

What inspired you to write the book?

Robert: I was originally asked by my publisher to write a book on modern Egyptian history, particularly the Suez war when the British and French and Israelis invaded Egypt in 1956. However I soon realized that what I really wanted to write about was my own experience of the Middle East and my feelings about the way in which history has destroyed the lives of so many people, particularly in the Middle East.

My father was a soldier in the First World War, his picture is on the back of the book. He survived the war, but in the 17 months that followed, the victors – the British and French – drew the borders of Northern Ireland, Yugoslavia and most of the Middle East.

This book aims to point out to a considerable extent, about whether we can draw a line through history and say 'Enough! Enough! This is too bad, let's start again'.

The book is also about something else, it's about refusing to accept the narrative of history which is laid down for us; refusing to accept what governments tell us about weapons of mass destruction, about links between Saddam and September 11th 2001.

I want this book, to say, we've got to refuse what we're told. We must think for ourselves.

"I think all wars are illegal, wars are not primarily about victory and defeat. They are primarily about the infliction of death.

They are about killing people which is the total failure of the human spirit."

If you saw the things I see in wars, nobody would ever support a war again. I'll give you an example.

In 1991, on the way up to Basra in Iraq, there were a lot of Iraqi soldiers dead in the sand. And I stopped the car, and they were being eaten by dogs, they were tearing off bits of the person and making off into the desert to eat arms and legs.

I was with a British television crew, and they started filming this, I said 'Why do you bother? You'll never get this on the screen'. And they said 'Oh it's just for the archives'. And I remember thinking at the time, if we actually showed this filth; no one would go to war again. But television won't show it. Television will not show these scenes because they're worried about the sensitivity of the viewer. If we showed these scenes, people would not go to war, but we don't show them.

If you go to the cinema and you watch Kingdom of Heaven – the Crusades movie – or Saving Private Ryan, you can see things in the battlefield. But you cannot see the actual thing which we see on the battlefield. That is banned to you, because we don't believe that people should watch that at breakfast time.

Is Iraq any nearer to stability?

Robert: The state of Iraq is one of anarchy: warlords, mafia, and insurgents. There is no security; in many parts of Baghdad insurgents control the streets. We are told that the path to freedom is opening, there's going to be a referendum, we have elections, but the state for Iraq is one of absolute anarchy, a hell disaster-Jahannam.

If you're in Washington, London, or Paris you can discuss constitutions, or talk about elections. But if you go to Iraqi homes, where they're fearful that their mothers or wives will be kidnapped, where there is no money to buy gasoline, there's no electricity, they're not talking about constitutions or elections. They're trying to survive.

When I went to the city mortuary in Baghdad in August, I discovered that 1,100 Iraqi civilians had been killed by violence in July alone. That's more than half the total number of Americans dead since April 2003. And that story is not being told because we don't care about the Iraqis, I'm sorry to say. We should, but we don't.

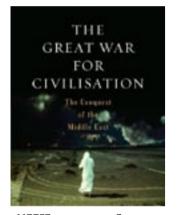
We're always happy to offer Arabs and Muslims democracy, three boxes of human rights, two boxes of rights for women. I think Arabs would like some of this democracy but they would also like security and they would like a different kind of freedom from the kind we're offering them. They would like freedom from us.

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Can the western security forces bring stability in Iraq?

Robert: Why is it that we foreigners, Westerners, always think we're going to come and give you gifts? We arrive with our cavalry, with our soldiers, with our jets, our tanks, our armored fighting vehicles, – and we're always coming for your benefit.

Do you remember, Pope Urban II started the first Crusades because he wanted to help the Christians of the Middle East? Napoleon, said he went to Egypt because he wanted to save the people of Cairo from the Pashas. When General Angus Maude invaded Iraq in 1917, he published a proclamation to the people of Baghdad – it's in my book, and it begins with the words



"We come here, not as conquerors but as liberators to free you from centuries of tyranny".

And you know, in 1920, there was an insurgency in Iraq against the British, just like there is against the Americans now. And the extraordinary thing is, the first city we attacked was called Fallujah, the first British soldier was killed in a roadside bombing close to Fallujah like the first American soldier. We then laid siege to Najaf, and demanded the surrender of a Shiite cleric called Badr, not Sadr but very similar. The British intelligence authorities in Baghdad had told London that terrorists were crossing the border from the French mandate of Syria, and Lloyd George, who was then the British Prime Minister, stood up in the House of Commons in 1920 and said 'If British soldiers leave Iraq there will be civil war'. You see the fingerprints of history there?

Why did the West go to War?

Robert: I've been asking myself this question since 2003! I think it was about oil, if the principle export of Iraq had been carrots or cauliflower we would not be there, would we?

Some months ago, I was reporting on the cruel murder of a red cross man who was killed by gunmen on highway 8 which is south of Baghdad, I was talking to an Iraqi family who saw the shooting.

"It is about oil, but it's also about imperialism – they need to show and assert power."

As I was talking to them, the ground began to go up and down like an earthquake. I looked down the road and saw this massive convoy – a huge American military convoy, Abrahams, A1, M1 tanks, Bradley armored vehicles, truck after truck, soldiers sitting with their riffles – thousands of troops. And I sat on the roadway with the Iraqi families, I just sat there and watched trying to figure out why? I mean beyond the fact that its just it's a convoy. I came to the conclusion... I remember thinking that 2,000 years ago; a little bit more to the West I would have been sitting on a road in Lebanon which would have been shaking to the marching of Roman legions.

Where is Bin Laden now then?

Robert: If I knew that it would be on the front page of my newspaper tomorrow morning! I don't know where bin Laden is and I haven't attempted to try and find out. I can only assume he is in Pakistan, or he's in Afghanistan or he's in Saudi Arabia. He's alive, I'm sure of that. And he remains of course, in the Arab world; many Arabs have said to me that when he speaks about the Middle East they agree with him. They don't agree with flying aeroplanes into buildings but they agree with what he says about the Middle East.

Do you think if he was in Saudi Arabia, he'd get a warm welcome?

Robert: I think many Saudis admire him, whether we think they're right or wrong, I think they admire him.



I came to the conclusion that all this is about empire – it's not just about oil. Powerful countries, superpowers, have a need, to show their power. We can go to Baghdad, so we will go to Baghdad. We can drive our vehicles across Sumeria and all the Caliphates and all the lands where civilization supposedly began, because we can and we will show the world we can.

In Afghanistan the Americans used Afghan warlords to do their fighting, they sent their warlords to go and fight bin Laden's Al Qaeda in the mountains. The only thing of interest economically is the possibility of running the gas pipeline across the Eastern part of Afghanistan. The real story of Iraq is oil, which is why there are many more American troops in Iraq than there are in Afghanistan.



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Could he be a de facto leader of the Middle East?

Robert: No, he hasn't claimed to be. Look, bin Laden's a symbol. I mean, he doesn't pick up a telephone and say "Operation B" I don't believe this for a moment. I mean I've met him three times, that's not what he does. He has become a symbol and a voice. That's why he is so dangerous to people... but a de facto leader? I did once ask him what Arabia would be like if he took it over and I didn't think I liked the Arabia he was going to control. He smiled as well when I said that to him! He did see the point of that. I don't think he's a leader in that sense. But you see, in a part of the world where you do not have representative freedom, i.e. real elections, who knows who the leaders are?

What do you think of bin Laden, you've met him three times.

Robert: He is a very intelligent man, I don't mean intelligent in the sense of worldly wise – he once told me he thought there'd be a civil war in the United States between the various states of America, which is not a very wise thing to say. He's one of the very few Arab figures I've met who will think long and hard before he replies to a question. When I asked him a question, he would sit there and he'd use a piece of mishwak wood to clean his teeth and think about it for a minute. Then he'd reply. He thought before he spoke.

But the most frightening thing he said to me, in retrospect, was at the last time I saw him at an Al Qaeda camp, high in the mountains of Afghanistan.

And he said to me, "Mr. Robert, from this mountain upon which you are sitting, we destroyed the Soviet army and destroyed the Soviet Union", which up to a point I'd give him some of that – a little bit exaggerated. And then he said "But I pray to God, that He permits us to turn America into a shadow of itself".

And on the 11th of September 2001 I was going across the Atlantic, my plane turned around of course when

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America closed its airspace. And when I arrived back in Europe my phone started ringing like a grasshopper. I went to my hotel and turned on the television and there were the Twin Towers crashing to the ground like biblical towers in this great storm of dusk and smoke. I remember watching New York and thinking now New York is certainly a shadow of itself. Whoa...then I remembered that conversation on a mountain in Afghanistan.

When you have a crime on this scale – this was an international crime against humanity, as was Sabra Shatila, you are permitted to ask who has declared war on the United States. Bin Laden had. He's said it openly: the crusaders. So I wrote two stories that night. One, asking why, and the other saying bin Laden. And the question why, caused me more hate-mail than anything else I've written. Of course I had every right to ask 'who?' – 19 Arabs, saying they were Muslims – and 'how?' – box-cutters, aero planes tall buildings?

But the moment you ask the question 'why?' people screamed at you "you're pro-terrorist". And you see, the irony was, if you have a crime in the street, the first thing the police ask is the motive. But when you have an international crime against humanity, you must not ask for the motive, because there is a problem! Arabs, they were Arabs were they? 19 Arabs? Don't they come from a place called the Middle East? Is there a problem there? The one taboo question as the late Edward Said pointed out is the Middle East. Why can't we ask the question why?

My book is about history, it's about now as well, and it actually ends in the occupation of Iraq. We all know the story of the Palestinians and the Palestinian tragedy. And there are many Israelis who sympathize with the Palestinians and there are many Jewish Americans who sympathize with the Palestinians, read the Tikkun Magazine for example. So once you start pointing the finger and saying Israel, Saudi Arabia, Egypt, wherever... you're making a big mistake because you're not dealing with the historical narrative

You need to look at what was happening in history to understand why things are the way they are today. And just saying 'oh that's unfair'... of course it's unfair, 750,000 Palestinians expelled or fleed their homes in what was mandate Palestine, it's outrageous but you have to see it as it happened and the way it happened. That doesn't mean it makes it anymore just or unjust, but I think that we all carry on our shoulders the burden of history and what we will not do now is look to the future history.

Western leaders continue to talk about the clash of civilizations – do you see that?

Despite the title of my book, there is not a clash of civilizations. It's rubbish. I've spent 29 years of my life in the Muslim world and all my neighbours, bar one or two, are Muslims, and they and I treat each other as fellow human beings. Imam Ali said, if you see another man, he is either your brother in religion, or your brother in humanity. And the people around me in Beirut, I live in the Western part of Beirut which is largely Muslim; they've helped to save my life in the past during the war.

I think the great problem in the Middle East at the moment if you want to look at the Israeli issue is that we will not deal with it fairly. The United States will not deal with the antagonists of this conflict fairly. They will always give Israel, the benefit of the doubt. They will always let the Israelis do more or less what they want; they will not do that to the Palestinians or the Arabs. And as long as a government, and we're talking about the United States' government, or newspapers, if you're talking about the New York Times; as long as they will not deal fairly in the Middle East and with justice, war will continue, which is a tragedy – for both sides, because it will continue for the Israelis too, it is not just the Arabs.

As long as we will not insist that UN Security Council resolutions must be imposed on all those to whom they apply not just those we don't like, then we will not have peace in the Middle East.

If we are going to say, as we should, to the Iraqis you must leave Kuwait, you must abide by UN resolutions on weapons of mass destruction – which we did; we must demand that all parties abide by UN resolutions and that includes Israel and UN Security Council resolutions 242 and 338 insists that there must be a complete withdrawal of Israeli forces from territories occupied in the '67 war, in return for the security of all states in the area including Israel, of course. But the Israelis will not do that. They want to keep their settlements in the West Bank. And Mr. Bush is allowing them to do that and that will continue the war and it will continue to kill Israelis as well as Arabs.

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This non-partisan event aims to promote and highlight the need for global peace and unity amongst Britain's varied and distinct communities.

Special guests at the Event include former cricketer Imran Khan, renowned Islamic scholar Dr. Zakir Naik, and Prince Hasan bin Talal of Jordan. There will be nasheed performance from world famous artists such as Ahmed Bukhatir, Zain Bhikha and Mesut Kurtis. All prayers of the day will be led by the honourable Imam e Kabaa - the imaam of Masjid al-Haram in Makkah - Islam's holiest site.

Islam Channel is the first and only English language free-to-air Islamic television channel and is available across the UK, Europe, North & West Africa. Mohamed Ali, CEO of Islam Channel said, "This family event has been organised for members of the public - both Muslim and non-Muslim - to enjoy themselves. The event aims to break barriers, and build bridges between the variety of cultures that follow the Islamic faith, as well as with other communities with whom we share our space".

The Global Peace and Unity Event will take place in ExCel in Docklands, London, on 4th December 2005 from 09:00am. Tickets cost £12.00 for adults and £6.00 for children under 12; children under 5 enter free.

For more information on the event visit www. theglobalunity.com or call Islam Channel on 0207 374 4511.

To book tickets, please call the box office +44

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SPEAKERS



Azzam Tamimi was born on 15th March 1955 in Hebron, Palestine. Azzam Tamimi is spokesman of the Muslim Association of Britain and director of the Institute of Islamic Political Thought in London.



Dr. Zakir Naik, is the President of the Islamic Research Foundation, and has spoken extensively on the topics of Islam and Comparative Religion. He was born on October 18, 1965 in Mumbia (Bombay) India. He holds a Bachelor of Medicine and Bachelor of Surgery (M.B.B.S.) from the University of Mumbai.



Qazi Sahib is a compelling Salma Yaqoob, born in author and eloquent speaker. Thanks to his restless efforts all major religious parties of the country have united under The Unity Coalition. the banner of Muttahida Majlis-e-Amal (MMA).



1971, is the head of the Birmingham Stop the War Coalition and one of the founders of RESPECT



Saeed Anwer is well known for his sporting achievements and his position as former captain of the Pakistan cricket team. He has since then retired.



Sir Iqbal Sacranie (born 1952) is best known for his work as the chairman of the Muslim Council of Britain (MCB). He was awarded a knighthood in the 2005 Queen's his work at the MCB.



Yvonne Ridley, a former Sunday Express reporter originally from Stanley, County Durham, who was captured by the Taleban in Afghanistan and later became a Muslim. She is Birthday Honours List for the author of the following books; "In the Hands of the Taleban" and "Ticket to Paradise."



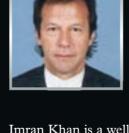
Dr. Israr Ahmad is a well-known figure in Pakistan, the Middle East, and North America for his efforts in drawing the attention of Muslims in general and their educated Bekka valley. classes in particular towards the teachings and wisdom of the Holy Qur'an.



Haris Silaidzic, Former Prime Minister of Bosnia. He was educated in Bengazi Libya and received some training in PLO tactics in Beirut and



Imran Khan is a well known and respected individual. He is the former Pakistan cricket captain and leader of the political party Pakistan Tehrik-e-Insaaf.















Ahmed Bukhatir was born in Sharjah. He graduated in 1999 from Al-Ain University and he achieved the bachelor degree in management information system. He started singing in 1989 and his albums reached a wide fame within a short period of time. His first solo album was released in November 2001.



Junaid Jamshed was one of Pakistan's most popular musical artists when he ended his career as a pop star in 2003 to lead a more spiritual life. Now a devout Muslim, he explains why it was essential for him to leave pop music: "Islam does not permit music, especially the way it is done these days and the money that you earn from it is 'haram' (not permitted. He was worried about his future after music, so the ex-pop star ventured into business although he was not business minded. However, he now runs ones of the most successful designer clothes chains in Pakistan and is grateful to God for his success.



Mesut Kurtis was born in Zain Bhikha was born July 1981. He comes from on the 9 August 1974 a scholarly and religious family of Turkish origin. He is a gifted multilinguist, being fluent in five languages, and this is wonderfully portrayed in his first nasheed album: Salawat, which features songs that beautifully and seamlessly combine Arabic, Turkish, and English. Mesut graduated from the European Institute of Human Sciences, Wales, in Islamic learning and remembering Law and Jurisprudence.



in Pretoria, South Africa. Zain's songs are mainly self written or adapted from poems and traditional Arabic songs. His songs are driven by emotion and the need to reassure people that Islam is the answer of hope and the core for our everyday questions and confusion. Many of his songs represent different times in his life when he is how necessary Allah's presence is.



A third generation Canadian with Scottish and British roots, Dawud (David) Wharnsby-Ali was born and raised in Southern. Ontario. In recent years, Wharnsby-Ali has expanded his efforts in the areas of multi-media by networking with other artists around the world, encouraging youth to exercise their spirituality and creativity through the



Kamal Uddin was born on 28th June 1984. His family originate from Bangladesh, however among his family he was the first to be born in England. In summer 1996 Kamal had a career change and boarded an Islamic school in Bolton called Al Jamia-Al Islamiyya. There he studied a course to memorise the whole Qur'an. By the grace of Allah, at the end of 2001 Kamal finished his course and became a qualified Hafiz.



Najam Sheraz was born in Multan, Pakistan. He obtained international success and recognition after the release of "Yeh Moamla Koi Aur Hai". Its intensity and spirit left spellbound audiences in tears of atonement and hope. It precedes every concert performance and audiences of every age and creed join voices in its recitation.Its release were imminent due to great public demand for the Hamd "Yeh Moamla Koi Aur Hai".







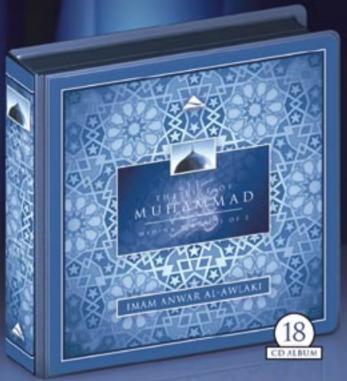






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Voices from America:

In the land of hope and equality where the American Flag is more important than class, colour and creed – American Muslims have had a rude awakening after 9/11 – where they have been forced to wake up to the fact that Muslims are the new 'Niggers'

Jawed Anwar reports from America about how Muslim lives have changed since 9/11, many are facing public humiliation, illegal incarcerations, and deportations. Centuries of discrimination through laws and actions against black communities – finally white America has found a new underclass.

9/11 was a tragedy for America and it was also a historical and turning point for modern history, becoming a history of war, occupation, and terrorism. However, before 9/11, more than 120 million human beings were killed, bombed, and slaughtered after World War Two and the Cold War with the Soviet Union. Unfortunately, America was directly or indirectly involved in most of the wars and deaths.

Before 9/11, 60 million people were butchered in World War 2. Before 9/11, two cities of Japan were nuked and completely wiped off the map of the world. Before 9/11, Jews suffered ethnic-cleansing and the Holocaust in Germany. Before 9/11 in one day of the Korean War 100,000 human beings were slaughtered. Before 9/11, 250,000 Palestinians were killed, 8 million were occupied or dispersed to all four corners of the world, and 4 million were put into camps; a third generation is growing up in the camps.

Process of ethnic cleansing

The largest and bloodiest ethnic cleansing took place after World War 2, perpetuated by Zionists and supported by Britain and the US. Before 9/11, 3 million human beings were butchered in Vietnam. Before 9/11, Bosnia and Kosovo paid the price in the form of ethnic cleansing. Hundreds of thousands of men and boys were killed, and hundreds and thousands of girls and women were mass raped in Bosnia and Kosovo. Before 9/11, Chechnya was bombed to ground zero, and hundreds of thousands of people were killed and forced to uproot from the country. Before 9/11, 100,000 Kashmiris were killed and 10,000 women were raped in the occupied territory of India. Before 9/11, the Cold War, the bloodiest war fought in human history, had already left its ruins. Before 9/11, 49 nations were the war victims of our covert and overt operations all over Africa, Asia, and Latin America. Before 9/11, there was a big game in Africa; consider the wastelands of Somalia, Ethiopia, Congo, and Rwanda.

Before 9/11, 1 million children died in Iraq due to the sanction against Iraq in a "suspicion" that Iraq might build weapons of mass destruction that might be used against Israel. Before 9/11, there were 14 million refugees, mostly Muslims, displaced from their homes. Millions of them are still living in the camps. When 9/11 happened, 3000 or more people were dead in the twin towers; dead ones belonged to various races, colors, and religions. Every Muslim organization and leader condemned the act of terrorism and helped the government in its critical junction. But in the aftermath of the tragedy, Muslims were the only victims of profiling, special registration, and deportation. Thousands of Muslims who have been living here for decades, but had no legal papers, and were contributing to the American economy by their hard work were deported after 9/11. Our government multiplied the suffering and pain of the public in general and Muslims in particular after 9/11.

Various independent sources, inquiries, and researches are now showing and proving that 9/11 plot was an "internal plot" because the tragedy had to be used as a smokescreen to enhance imperialism. However these voices have been hushed with accusations of being called 'conspiracy theorists'.

The recent tragedy of 7/7 in London where fifty-nine civilians including children were killed, Muslims all over the world have condemned the act. Muslims are very clear in what is right and what is wrong, what peace is and what terror is, and what is "Jihad" and what is "fasad" (chaos).

Attacks on Muslims

Before 7/7, Afghanistan was leveled, and the US government used the most powerful and destructive bombs from the sky, and then occupied the land. Before 7/7, 100,000 people were killed in Afghanistan. Hamid Karzi with the support of America is allowing opium poppy cultivation and Afghanistan is becoming the largest producer of opium in the world. We will find heroine and refined opium in our neighborhoods in America, the largest consumer of the drug. Before 7/7, Afghanistan was still bleeding. Before 7/7, Iraq was attacked and air-bombed by the US, Britain, and other allied forces, and then occupied. Before 7/7, 120,000 were dead in post-occupied Iraq. Before 7/7, the prisoners in Guantanamo Bay and Abu Gharib camps were humiliated, abused, and tortured in a most brutal way. Before 7/7, the Holy Book Al-Our'an was desecrated in Guantanamo bay; that hit and broke the hearts of 1.2 billion Muslims worldwide. Everyone understands the difference between the value attributed to Muslim blood and the value of others' blood.

Muslim blood is now cheap and expendable. Muslim organizations in America condemned the London bombings and all acts of terrorism. But still no one from the government and media is even listening to the organizations. The government and media compelled Muslims to speak out against terrorism but keep silent on occupation and government-sponsored terrorism. Muslim organizations compete with each other in speaking out against the terrorists' attacks, but their proclamations have gotten little attention or have not been taken seriously, and the organizations have been timid about seeking and proclaiming the real picture. If we lose the "color of Allah" by telling lies or by mixing truth with lies, no other's color will protect Muslims. What is the solution for ending terrorism in the world?

Every sane person of the world will say the same thing: End the occupation to end the terrorism, and establish justice to bring peace in the world. The solution is very simple, practical, and quick.

So the question is: Why are Muslim organizations not speaking the truth? I will say that Muslim leadership in America is the most depoliticized and disoriented leadership. They don't have any clear-cut vision of world politics and enough knowledge (political) of the

Qur'an to interpret and make a decision and stand in the right direction.

Withdrawal of Spain's military from Iraq and change of the government in Spain was a success story for them. When we say "suicide bombing" is haram and unlawful in Islam, the occupied, uprooted citizens say, "Give us a land, military arsenals, F-16s, and other arms and ammunitions, and we vow that we will never again attack by suicide bombings. The desperate and oppressed people have their own logic and perception. They are not going to listen the preaching, nasihah, and arguments of affluent Muslims of America.

What should American Muslims do?

We should speak out truth and stand on justice in every circumstance. As "witnesses" of humankind and torch bearers of justice, our stand should be very clear, non-apologetic, free from any pressure, related to the real circumstances, and according to Al-Qur'an and Sunnah. Historically speaking, Muslims have always been beneficent and supportive towards America. In the entire history of America, Muslims never, ever worked against American national interest. They were with America in World War 1, World War 2, in the Cold War, and now in the present war against terror. Pakistan, Iran, and Turkey were the frontline states against Soviet Union, defending America. Muslim hearts were beating with America even in the British occupation. Saddam Hussain, a nationalist leader of Iraq, was once forced to pack out Great Britain and welcome America. Col. Nasir of Egypt ousted Great Britain and welcomed America. Libya ousted a pro-European King and welcomed America. Syrians ousted the French and welcomed Americans.

But what did they get in return? --humiliation, sanction, death and destruction, Why? Reason: Anti-American, anti-Muslim forces desired it and got it. So I request the Muslim leadership at large, instead of apologizing, tell the truth; you will be more patriotic and loyal in serving America in its critical junction of history.

To be sincere and honest citizens, we shouldn't hide the truth. The truth is bloodshed is counter productive. Fair minded Americans have already reached the conclusion. They are saying, "Violence breeds violence," and, "If we will kill one terrorist, we will breed three terrorists."

Muslim leadership should at least align with this pitch with their stand and arguments based on truth. "Terror is the price of an empire. If you have an empire, you have to pay the price." --Pat Buchanan, McLaughlin Group, Channel 4, July 7, 2005.

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JEWS AGAINST ISRAEL

Rabbi Cohen is no ordinary rabbi; he is an orthodox Jew, against the Zionist state of Israel, and a supporter of the Palestinian cause. Rabbi Cohen who belongs to the Neturei Karta group which refuses to support Zionism and explains why real Jews do not support Israel.

Neturei Karta was formed to fight against the teachings of Zionism. My colleagues and I are Orthodox Jews, who endeavour to live their lives completely in accordance with the Jewish religion. It is important that we highlight the Orthodox Jewish approach to the subject of Judaism as opposed to Zionism.

There is a serious need to highlight the feelings of orthodox Jews in the light of the current situation in Palestine, where you have on the one side, the Zionists (who although mainly of Jewish birth and descent, have forfeited for the time being their claim to authentic Jewish identity) and on the other side - the indigenous population, the Palestinians.

The Zionists have always wished to impose a 'sectarian' State, this confrontation has resulted in horrific bloodshed and brutality.

Orthodox Jews absolutely sympathise with the Palestinian cause, and we protest vehemently against the terrible wrongs being perpetrated against the Palestinian People by the Zionist illegitimate regime in Palestine. The fact that efforts are made to quieten us doesn't mean we are not there.

Neturei Karta, which can be loosely translated as 'Guardians of the Faith', is actively involved in this cause. We are not a separate party or organisation but basically a philosophy representative of a large section of Orthodox Jewry. More importantly we are here to highlight the fact that Judaism and Zionism are incompatible. They are diametrically opposed.



The question then arises, is there a paradox here? After all everyone knows that Zionists are Jews and that Zionism is for the benefit of Jews. The Palestinians are the enemies of the Zionists. If that is the case why are there Jews like me who sympathise with the Palestinian cause.

Firstly from a Jewish religious point of view. To understand this issue we have to look at the history of the Jewish people and at their beliefs. Our Religious teachings, our Torah, show us how to live a life in the service of the Al-mighty.

One area of our religion does state that subject to certain conditions we will be given a land, the Holy Land, now known as Palestine, in which to live and carry out various parts of our service to the Al-mighty. One very important fact needs to be pointed out here; the Orthodox Jewish concept of nationhood is very different to the concept of nationhood held by most peoples. Most peoples understand a nation to be a specific people living in a specific land.

The Orthodox Jewish concept of nationhood however, is a specific people with a specific religion. It is the religion that establishes the national identity. They may or may not have a land; the land is immaterial to the Jewish national identity.

This is borne out by the fact that the Jewish nation has been without a land for 2000 years, but as long as they retained their religion they retained their identity.

The point that has to be understood is that the Jewish People were given a land but under certain conditions. The conditions were set out in our teachings and were basically that we had to maintain the highest of moral, ethical and religious standards.

For the last two thousand years or so the Jewish people have been in a state of exile decreed by the Al-mighty because they did not maintain the standards expected of them. This state of exile is the situation that exists right up to the present day. It is a basic part of our belief to accept willingly the heavenly decree of exile and not to try and fight against it or to end it by our own hands. To do so would constitute a rebellion against the wishes of the Al-mighty.

In practical terms, although we have maintained our Jewish identity by virtue of our attachment to our religion, never the less we are in exile. Exile means for us firstly that Jews must be loyal subjects of the countries in which they live and not attempt to rule over the established indigenous populations of those countries.

Secondly, that we may not attempt to set up a State of our own in Palestine. This would apply even if the land would be unoccupied and it certainly applies when, as is the case, there is an existing indigenous population. This prohibition is a basic part of our teaching and we are forsworn not to contravene it and we are warned of the dire consequences of doing so.

It follows, therefore, that from a 'belief' point of view, Jews have no right to rule today in Palestine. Now let us consider the Zionist movement. This was founded approximately 100 years ago mostly by secular people who were discarding their religion but still retained what they considered as the stigma of being Jews in exile. They considered that our state of exile was due to our own subservient attitude - 'the Golus (exile) mentality' - and not by Divine Decree.

They wanted to throw off the constraints of exile and to try and establish a new form of Jewish identity. Not religion based but land based. It was based on a typical, emotion driven, secular nationalistic aim, similar to that of most other nations. Their policy was aimed at setting up a Jewish State in Palestine. But they were forging a new kind of Jew. In fact not a Jew at all- but a Zionist.

This Zionist movement was a complete abandonment of our religious teachings and faith.

The practical outcome of Zionism in the form of the State known as 'Israel' is completely alien to Judaism and the Jewish Faith. The ideology of Zionism is not to rely on divine providence but to take the law into ones own hands and to try to force the outcome in the form of a State. This is completely contrary to what the Torah requires from us.

We also have to look at the issue from the point of view of Jewish Religious values of humanitarianism. These values forbid us as Jews to inflict such injustice on the people of Palestine. The Zionist ideology was and is to force the aim of a State irrespective of the cost in life and property to anyone who stands in the way. The Palestinians stood in the way. It was a shocking contravention of humanitarian justice to deprive the Palestinians of their land, a land they have lived in for centuries.

Most Orthodox Jews accept the Neturei Karta view, in

that they do not agree in principle to the existence of the Zionist State and would not 'shed a tear' if it came to an end.

There is however a range of opinions as to how to deal with the fact that for the time being the Zionist State exists. These opinions range from positive cooperation to pragmatic acceptance to total opposition.

According to the Torah and Jewish faith, the present Palestinian Arab claim to rule in Palestine is right and just. The Zionist claim is wrong and criminal. Our attitude to Israel is that the whole concept is flawed and illegitimate.

We have another problem and that is that the Zionists have made themselves to appear as the representatives and spokespersons of all Jews, thus with their actions, arousing animosity against the Jews. Those who harbour this animosity are accused of anti-Semitism. But the truth is that on the contrary, Zionism itself and its deeds are the biggest threat to Jews and Judaism and the biggest cause of anti-Semitism.

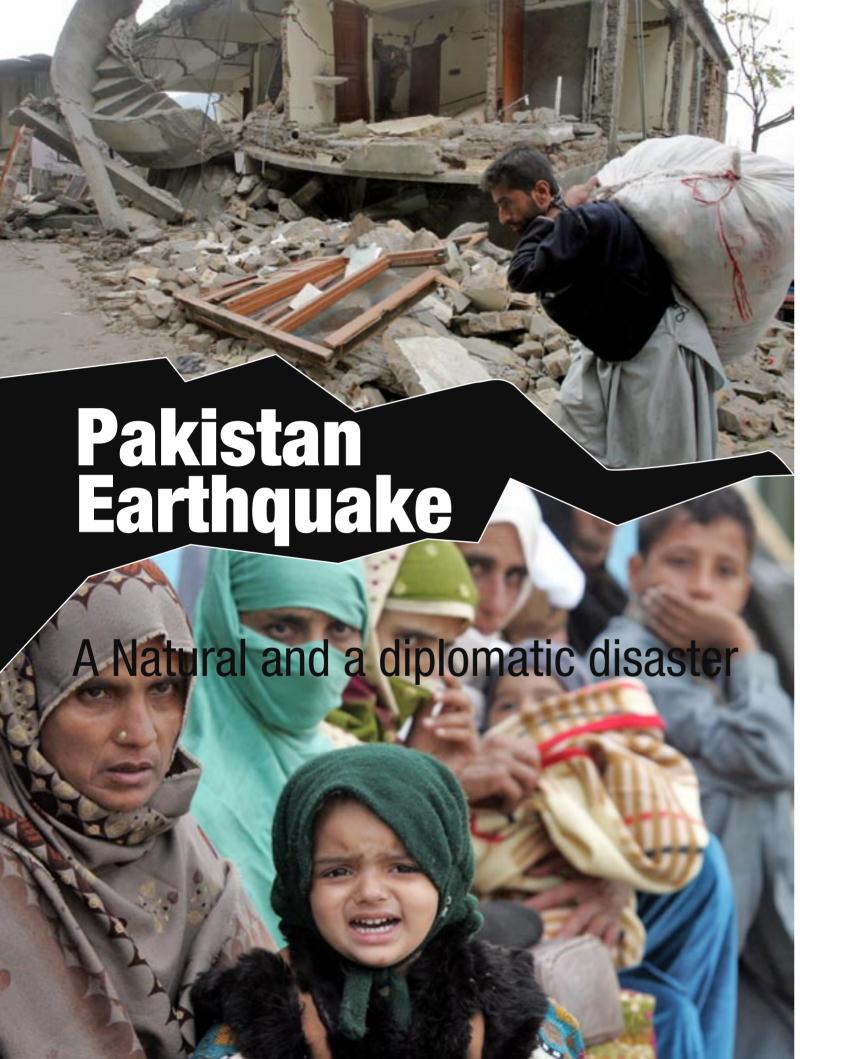
The strife between Arabs and Jews in Palestine only began when the first Zionist pioneers came to Palestine with the express aim of forming a State over the heads of the indigenous Arab population. That strife has continued until this very day and has cost and continues to cost thousands and thousands of lives. The oppression, abuse and murder in Palestine is a tragedy not only for the Palestinians but for the Jewish people as well.

The connection between Arab and Jew goes right back into ancient history. Historically, the situation frequently was that when Jews were being persecuted in Europe they found refuge in the various Arab countries.

We consider the Palestinians as the people with the right to govern in Palestine. The Zionist State known as "Israel" is a regime that has no right to exist. Its continuing existence is the underlying cause of the strife in Palestine. We pray for a solution to the terrible and tragic impasse that exists. We pray for a peaceful solution, hopefully brought about by moral, political and economic pressures imposed by the nations of the world. We pray for an end to bloodshed and an end to the suffering of all innocent people - Jew and non-Jew alike, worldwide.

We await the annulment of Zionism and the peaceful dismantling of the Zionist regime, which will bring about an end to the suffering in Palestine. We would welcome the opportunity to dwell in peace in the holy land under a rule which is entirely in accordance with the wishes and aspirations of the Palestinian People.

ISLAM 40 DEC-05 DEC-05



As the severe winter sets in – the death toll after the earthquake may rise further and the need for further aid has become critical. Shahid Rashid looks at the growing crisis in Pakistan and the increasing discontent with Musharraf's government.

Around 8.25 on 8th October 2005 an earthquake, with a magnitude of 7.6 on the Richter scale, devastated towns and villages in northern Pakistan affecting most of Azad Kashmir and parts of NWFP in Pakistan and Indian parts of Kashmir.

The human tragedy caused colossal damage with estimates of over 80,000 deaths in Pakistan alone; the actual death toll may never be known and to date no authoritative figure has been forwarded for people who have been left disabled or orphaned by this tragedy.

For most of us these figures will be mere statistics but for every life lost there will be someone grieving, for every person disabled there will be a life full of trials and a whole generation of children

Natural calamities reveal human insignificance to quote the old cliché but blaming everything on the fury of nature cannot be used as an excuse for human incompetence. Real time television brought these images to our living rooms. Just as George Bush was castigated for his handling of Katrina, President Musharraf shouldn't also expect anything different in dealing with the aftermath of earthquake.

It was exactly 4 years ago, 7th October 2001, when US war machines unleashed its full might on hapless Afghans, abetted by Pakistan's full "logistical" support. For the first time in its history Pakistan became a party to the destruction of fellow Muslims by giving its ports, airports, land and air to US. One of the reasons

cited by Pakistani government at the time was that US would have bombed Pakistan into stone-age had it not joined the war against terror. One face a little dilemma here as to what crumbled faster; the twin towers or the Pakistani pride? Few threatening statements from President Bush and Gen Powell and Pakistan's military government, usually so tough at home, conceded everything the Americans were asking for. Pakistan was offered inducement of \$3billion by the US (for being a lackey) payable over five years - subject to all kinds of conditions, whereas, according to independent experts losses suffered by Pakistani economy were to the tune of \$11billion. However, government left no stone unturned in claiming advantages from siding with the US: economic boom in terms of rising asset prices, exports, employment, investment and enjoying best of diplomatic relations world over.

Four years later in October 2005 in the holy month of Ramadan (fasting month in the Islamic Calendar) Pakistanis were to experience a calamity of their own, albeit, this time from the fury of elements. 28,000 square

kilometers were turned into complete wreck by the earthquake.
Pakistani

response to date has been criticised as inadequate by victims as well as independent analysts given the magnitude of the tragedy it would be unfair to assume any government on its own is fully able to cope with such an eventuality in a third world country.

government's

All the boasts of treasury oozing with funds and

DEC-05 43 | 15



development turned out to be hollow. Pakistan had to look overseas to get transport helicopters to ferry the severely injured as most of its helicopters were on military duty in the north-western tribal areas in the war against terrorism. The military despite claiming the second largest share of budget, after debt servicing, did not have enough transport helicopters. Keeping in the good books of Americans was certainly more important hence the sacrifice of victims of earthquake at the altar of political expediency. Musharraf certainly knows he derives his legitimacy from the US that keeps him in power not the Pakistani public!

Pakistani government wasted no time in soliciting aid from the world nations and went as far as taking aid from Israel – Pakistan has no diplomatic relations with the Jewish State.

As it has always been the case in the past, in these times of need it was the Pakistani public and mainly the Muslim and few other friendly countries that came to the rescue. Turkey, Saudi Arabia, Kuwait, UAE, Iran, Cuba, South Korea and China have been the biggest donors to date in terms of cash and technical assistance in the form of doctors and rescue teams. The US and UK have increased their aid budgets since 8th October but it has been dwarfed by donations form afore mentioned countries; some indictment if indeed any was needed of Pakistan's importance in the eyes of US.

It should be borne in mind Kuwait donated \$500million to the victims to Katrina whereas it has offered \$100million to Pakistan. Clearly a case of Kuwaitis having their priorities right! Whilst Pakistan government has every right to feel aggrieved from lack of response from international community the lion's share of aid expectations should have been from the US and UK as Pakistan has been in close alliance with



these two countries in the so-called war against terror.

United States has offered Pakistan \$156 million in aid, including military equipment, deployed 950 soldiers and sent 24 helicopters. After the Indian Ocean tsunami last year the United States sent nearly \$1 billion in government aid, 16,000 soldiers, 57 helicopters, 42 other aircraft and 25 ships, [New York Times, 14 November 2005, By DAVID ROHDE and SOMINI SENGUPTA] while UK has pledged \$50million for the earthquake relief.

Pakistan lost a lot of goodwill and standing as a member of the ummah (Muslim world) in the arbitrary and spineless manner it accepted US demands after September 11 2001.

The fact that they had handed over Muslims, who had crossed over to Pakistan during the invasion of Afghanistan, to the US in direct contravention of its own laws was bound to have its repercussions, not only did it alienate public opinion at home, but also Muslims around the world. Things were never to be same again; once on the slippery slope of colluding with the US there was no turning back and Pakistan has been, since then, become mired deeper and deeper in the quagmire of US demands.

The United States, Europe and other wealthy nations have pledged less than 28 percent of the relief money requested by the United Nations. Since the aftermath of earthquake Pakistan received commitments of some \$2.46 billion, however, only \$211.2 million has been received as per the Federal Relief Commissioner General Farooq [Muhammad Anis, The News, 18/11/05].

Some of the publications in US print media put the Pakistan government on the defensive by criticising the role of "extremists", i.e., the Islamist organisations carrying out relief work in the affected areas and Pakistan government went as far as saying it will be monitoring the activities of these organisations but commendably the government has not banned them from the relief work. Meanwhile, it should also been borne in mind Tsunami attracted lot more attention and aid from the international community then the current tragedy in Pakistan.

However, it is General Musharraf's government - not any foreign nation - which the citizenry will hold responsible on the ground. The critical link between the affected people and aid is the government of Pakistan. Time will tell if the government is up to the task.

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Ahmad Thomson, barrister and author of several books including The Difficult Journey, The Way Back, Making History, the revised editions of Jesus, Prophet of Islam and Blood on the Cross (in two volumes, For Christ's Sake and Islam in Andalus) and Dajjal, the AntiChrist, explains how the Press Complaints Commission has upheld Dar Al-Taqwa's complaint against the Evening Standard.

On Thursday 28th July 2005 the Evening Standard published a mendacious, defamatory and highly inflammatory article directed primarily at Dar Al Taqwa bookshop. Dar Al Taqwa responded by writing a letter to the Evening Standard on the 29th July 2005 - which they refused to print. The general editor did however agree to publish an article in response by Ahmad Thomson which would take up the same space as the original article, together with an apology. Having received the article and a suggested draft apology on the 4th August 2005 – the Evening Standard then refused to print them. Dar Al Tagwa complained to the Press Complaints Commission – who have upheld the complaint. This is their adjudication, issued on the 21st November 2005:

ADJUDICATION

Mr Samir El-Atar, Managing Director of Dar Al-Taqwa bookshop, complained to the Press Complaints Commission that an article headlined "Terror and hatred for sale just yards from Baker Street", published in the Evening Standard on 28 July 2005, was inaccurate and misleading in breach of Clause 1 (Accuracy) and that he had been denied an opportunity to reply under Clause 2 (Opportunity to reply) of the Code.

The complaint was upheld.

The article focused on allegedly extremist literature which was on sale in Islamic bookshops in the aftermath of the London bombings. The complainant's bookshop featured prominently in a photograph, alongside pictures of three of the titles that the newspaper said advocated terrorism and which were said to be sold at premises "such as Dar Al-Tagwa". The complainant made clear that the shop had never stocked the books or the DVD pictured. The article was therefore misleading since it led people to believe that the shop sought to promote and incite terrorism. Moreover, the newspaper had quoted selectively from a pamphlet on jihad which was on sale in the bookshop. The complainant said that this pamphlet did not incite terror or hatred as the article alleged. As a result of the article, abuse and threats of violence had been made against staff and it had been necessary to invoke police protection.

The newspaper referred to an earlier article in The Times, in which the bookshop was said to be selling extremist literature. Its own article had quoted the shop's manager making clear his position that the shop sold mainstream literature. It had also subsequently published a clarification - without the complainant's approval – which outlined that the books and DVDs

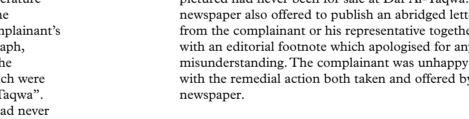
pictured had never been for sale at Dar Al-Tagwa. The newspaper also offered to publish an abridged letter from the complainant or his representative together with an editorial footnote which apologised for any misunderstanding. The complainant was unhappy with the remedial action both taken and offered by the

Adjudication

Clause 1 requires newspapers to 'take care not to publish inaccurate, misleading, or distorted information'. In this case – given the seriousness of the allegations and the sensitive time at which they were published, shortly after the terrorist attacks – there was an over-riding need to ensure that the information gathered by the paper was accurately presented.

While the newspaper was doubtless acting in the public interest when researching the article, it had subsequently conceded that the books and DVDs pictured prominently in the piece were not sold in the shop. Although there was no dispute that the pamphlet quoted in the article was sold by the bookshop, the Commission concluded that the pamphlet provided insufficient corroboration to support the extremely serious claims contained in the headline. Sufficient care had not therefore been taken by the newspaper over the accuracy of the story. In upholding the complaint the Commission was mindful that, in the climate of anxiety following the attacks, the consequences of the misleading allegations particularly given the fact that the shop's contact details had been prominently displayed – could have been extremely serious for the complainant. It did not in these circumstances consider that the offered remedies were adequate to resolve what was a clear breach of Clause 1. There was also therefore a breach of Clause 2 of the Code.

The complainant also had objected to the publication of the photograph of the shop in which its telephone and fax number were clearly displayed. He considered that this was intrusive in breach of Clause 3 of the Code. As previously stated, the Commission decided that publication of the shop's telephone number in the context of the piece was likely to cause serious difficulties. The Commission, however, did not consider that the publication of a shop-front represented a failure to respect the private life of the complainant. The photographs did not contain private information and there was therefore no breach of Clause 3 on this point.



Islamic Banking and Finance

There has been a recent increase in the world of Islamic TSB and HSBC offer Islamic retail banking products. banking, Mohaimin Chowdhury an expert on Islamic finance explains the A to Z of Islamic banking.

Muslims often state that Islam is a complete way of life rather than simply a religious belief. Accordingly, all aspects of a Muslim's life have to comply with the principles of Islam. This means that, in addition to complying with the obligations prescribed relating to acts of worship such as performing salaat, paying zakaat, fasting during Ramadan and performing the haj, a Muslim has to comply with the principles Islam layed down for such things as a person's social life (e.g. relations with family members) and financial dealings.

In relation to financial dealings, two of the most important principles of sharia'a are the prohibition of the taking or receiving of riba (usury or interest) and the avoiding of gharar (loosely meaning excessive uncertainty). Accordingly, for financial products to be sharia'a compliant, at the very least they must be free of riba and gharar. A conventional loan with interest is an example of a transaction that is prohibited by reason of riba and the sale of a runaway horse is an example of a transaction that is prohibited by reason of gharar.

Products offered by Islamic banks often resemble conventional products such as loans with interest but they differ in that, although they may achieve the same economic purpose, they are legally structured to be compliant with sharia'a.

Modern Islamic banking is said to have started with a savings bank based on profit sharing that was established in Egypt in 1963. It is estimated that there are today over 200 Islamic financial institutions in the world with assets in excess of \$200 billion. Most of these institutions are located in the Middle East and South East Asia. However, many western conventional banks like Citigroup, HSBC, Standard Chartered Bank and Deutsche Bank all have Islamic banking operations. In the UK, Islamic Bank of Britain, Lloyds

In addition, some conventional banks in the Middle East have or are planning to convert their operations to Islamic banking operations.

As with conventional banks, Islamic banks take various forms. There are retails banks such as the Islamic Bank of Britain and investment banks such as Arcapita (formerly First Islamic Investment Bank), which is based in Bahrain and the proposed London-based European Islamic Investment Bank, which has applied to the UK's FSA for authorisation to conduct banking activities and which intends to be the first independent Islamic investment bank in Europe established and managed on a wholly sharia'a compliant basis. The products offered by an Islamic bank will depend on the type of bank it is.

A retail bank typically deals with individuals and small businesses so will have products that are tailored to these groups. It may offer current accounts, savings accounts, home purchase plans and consumer financing products. Current accounts are based on the concept of qard (a loan without interest) from the customer to the bank with the bank agreeing to return the amount of money lent by the customer upon demand and retaining the right to use the money in the meantime. Savings accounts are normally structured on the basis of mudaraba whereby the customer (as the owner of funds) deposits money with the bank for the bank to use its skills to invest the funds and generate a return. Profits generated by the funds are shared in a pre-agreed ratio between the customer and the bank. There are various ways a home purchase plan can be structured. The most common of these is ijara based under which the bank purchases a property and then leases the property to the customer. At the same time, the bank issues to the customer a promise to sell the property upon payment by the customer of an amount equal to the purchase price paid by the bank. On a monthly basis, the customer pays rent to the bank for occupying the property and also pays an

amount towards purchase of the property from the bank. Consumer finance products (e.g. to finance the purchase of a car or consumer goods) can be structured using a murabaha structure under which the bank buys the item to be financed from the supplier and sells it to its customer after adding a margin to the price it paid to the supplier. The customer pays the sale price to the bank over the agreed finance period.

An investment bank on the other hand typically deals with other banks and financial institutions, large companies, government entities and high net worth individuals. Unlike a retail bank, an investment bank will not have a branch network. The same Islamic finance concepts are applicable but their transactions involve larger individual amounts of money. The risks in these large transactions are usually shared with other banks (including retails banks) by syndicating the transactions so that many banks contribute to the financing amount and share the profits from the transaction.

Sharia'a compliance is normally ensured by Islamic banks by appointing a sharia'a supervisory board of scholars who are specialised in Islamic commercial jurisprudence who supervise the activities of the bank. The sharia'a boards review and approve products and provide guidance on the bank's activities. They usually conduct sharia'a audits to ensure that any procedures or actions necessary for sharia'a compliance have been adhered to or taken. There are also sharia'a consultants available now who will provide an opinion on the sharia'a compliance of any product or agreement, acting much like an external law firm would. These consultants are particularly useful for small entities that cannot justify the expense of a dedicated sharia'a supervisory board because of their size.

In addition to the basic forms of Islamic finance transactions such as murabaha, mudaraba and ijara, Islamic banks and financial institutions are now becoming increasingly sophisticated in their activities. For example sukuk, which are an alternative to conventional bonds, are now widely used by large companies and government entities to raise money. The most common form of sukuk that has been used in the market so far is sukuk al ijara involving the pooling of money by investors (usually banks and other financial institutions) for the purchase of assets that are then leased to the company or government entity that requires financing. Most type of sukuk, like bonds, are tradable giving investors another type of Islamic investment product to buy and sell.

There are also now appearing in the Islamic finance market finance instruments resembling conventional derivatives. Derivatives are financial instruments that derive their value from the value of an underlying asset. An example of a derivative is an option, which gives the buyer the right (but not the obligation) to purchase an agreed asset (e.g. shares or commodities) at a specified price within a specified period. The value of this option at any give time will depend on the market price of the underlying asset. Although most sharia'a scholars believe options are not sharia'a compliant, there are instruments available now that are very similar and potentially sharia'a compliant and most in the Islamic banking industry expect this to be an area of substantial growth in the near future.

Some Islamic Banking Terms

istisna (a type of sale contract under which a party undertakes to manufacture something in return for the sale price, with payment of the sale price usually being deferred)

ijara (where the owner of an asset leases the asset to the lessee in return for rent)

mudaraba (where one party contributes capital and other manages it. Profits are shared in a pre-agreed ratio but losses are borne by the capital provider unless caused by the negligence or misconduct of the manager)

murabaha (the sale of an item or goods at cost price plus an agreed profit mark-up, with payment of the sale price usually being deferred)

musharaka (a partnership arrangement whereby the partners contribute capital to a project and share the profit or loss)

gard (a loan without interest)

salam (a contract for the sale of goods where the price is paid in advance and the goods are delivered on a future date)

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The Palestinian struggle for their homeland has had a heavy toll on the Palestinian children – called by many 'the lost generation'. However a group of international volunteers, called 'Project Hope' have been working with the traumatised children helping them to learn language and educational skills and of course one of the most important skills of life – to laugh

Deep in the heart of the Palestinian territories, there is a project bringing a ray of hope to Palestinians. Project Hope has for the last two years has been sending internationals from across the globe to Palestine to work and learn about life there. For Palestinians, their tragedy continues to persist, and without due justice. Israeli oppression takes its toll. On the ground, there is a desperate and growing need for tangible and immediate relief to the burden of poverty, depression and trauma suffered by Palestinians.

International volunteers play an integral part in the success of Project Hope's numerous activities. Volunteers contribute by sharing whatever skills they have, be they in speaking English, art, drama, music or medicine. Internationals that volunteer not only help Palestinian youth develop, they also show a united front with the land of Palestine and its indigenous Palestinian people.







The idea of Project Hope was started by Jeremy Wildman and some human rights activists, who when they visited Palestine, realised that whilst campaigning for justice and rights for Palestinians was necessary, there was a pressing need on the ground to inject hope and inspiration into Palestine's youth of tomorrow. This next generation will be Palestine's leaders of tomorrow, and will have an enormous task on their hands to revive Palestine's burgeoning economy and to rebuild the Palestinian state.

In the beginning, a few internationals grouped together with local Palestinians in Nablus set up some English classes that benefited a handful of local youth. Today, Project Hope provides lessons to hundreds of Palestinians throughout Nablus' refugee camps, city and surrounding villages.

Project Hope offors English classes to Palestinians one of the most effective tools of resistance to fight against Israeli oppression: Education. They are also fighting an international media battle where in Western mainstream media, Palestinian's are often depicted as 'them' whilst the Israelis as 'us'. English lessons enable Palestinian youth not only to speak English, but to communicate their situation to international volunteers, who experience their suffering first hand. International volunteers give Palestinian youth, for whom travel outside of Palestine is virtually impossible, the unique opportunity to gain fluency in English and an English accent. By speaking like those they are appealing to in the International Community, Palestinians are able to inspire greater international empathy and understanding about the injustices they suffer.





Demand from the local community for Project Hope's English classes has been massive. Palestinians place a heavy emphasis on education, often quoting the glorious Quran as an inspiration to all Muslims to read and learn. In addition, universities throughout the Middle East teach their courses in English, and youth trying to obtain scholarships for universities internationally must prove their competency in English. Project Hope seeks to invest in Palestinian youth in order to increase Palestine's academic and entrepreneurial base by offering lessons that enable youth to pursue their ambitions.

Currently, there is an endemic and growing problem of declining educational standards amongst the younger generation of Palestinians in the West Bank and Gaza. This decline in standards has been caused by a range of factors but the prime one being the trauma suffered by children under Israeli occupation. Hundreds of schools

were devastated by the Israelis during the Second Intifada, particularly in the year 2002 with Sharon's so called 'Operation Determined Path'.

Whilst journalists and academics refer to "a lost generation", Project Hope looks forward to bring youth out of this quagmire and to lead Palestinians to liberation by offering youth the opportunity to release pent up frustration, and to work through their trauma. Responding to this need, Project Hope holds circus, art, music and drama workshops throughout the year.





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As Project Hope has expanded, the number of paid Palestinian employees has also increased. Project Hope's investment in the Palestinian economy has an ethical and responsible value because it offers Palestinians the opportunity to help themselves. Volunteers that come to work with Project Hope

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share not only their language skills but also whatever other skills they may have. We have had professional advice from a volunteer on more efficient methods for administering our office, qualified TEFOL teachers have advised volunteers on key principles in teaching languages and a medical professor set up a training workshop for Palestinian doctors to enhance their methods in treating diabetes, a common illness in the Palestinian territories.

However, as the project grows in line with demand, and as it diversifies the lessons and workshops on offer, it struggles to meet the financial support it requires to continue into 2006. As such, Project Hope is developing new revenues of income to make its funding



more stable, which would increase job stability for its locally employed Palestinian staff and enable its programmes to continue. As such, it is now offering subscription to people from across the globe, to support its work with Palestinians in Palestine.

If you would like to support Project Hope or need further information, please visit our stall at Islam Channel's Global Peace & Unity Event on Sunday 4th December or www.projecthope.ps. To volunteer, please send your CV with a covering letter to projecthope@mail.com. All volunteers must undergo an interview and police checks, and are given a full briefing before they travel. Our key pre-requisite for applicants is that they speak English fluently.



Let us celebrate our shared humanity

Asim Siddiqui, Chairman of the City Circle, explains why the best way for people to understand Islam and Muslims is for Muslims to stop being obsessed with themselves and instead practicalise Islam and focus on their shared values with the rest of humanity.

The ongoing debate whether Muslims can be both true to their country and religion is so blindingly obvious, so why is it debated at all? Islamic history can be written almost exclusively from an immigrant's perspective. The Prophet, upon whom be blessings and peace, was an immigrant in Medina and hijrah (migration) has been the driving force behind much of Islam's contribution to mankind. Islam would blend into and enrich any culture and society it met on its travels.

However, there is clearly a problem here in that a few in the mainstream question whether British Muslims have divided loyalties. We need to take our fair share of responsibly for the failure to articulate clearly Islam's values and take to task – in a brotherly manner - those Muslims who feed into those stereotypes. We need to highlight and then practicalise Islam's compassion for all of Creation.

So how does one practicalise Islam? The City Circle – established in 1999 to bring Muslim and non-Muslim communities together - has been running, amongst its other community projects, a 'Feeding London's Homeless' project for the last three years. We collect money each Ramadan and feed homeless Londoners – irrespective of their faith or background. Doesn't that sound familiar to the stories we have all read about how the Prophet and his early companions cared for their communities? It sounds so simple, yet how many of us talk Islam and how many of us practicalise it locally? Da'wah should be given with your mouth closed. It's not what you say or wear that's important to non-Muslims, its how you act towards them that matters. We, of course, have responsibilities toward God

(huququllah) but we also have responsibilities towards fellow humans (huququlabad). God has said He will forgive sins made towards Him with sincere repentance but those sins we commit towards each other will require the forgiveness of those whose rights we have violated. It was both amusing and sad when the head of one London homeless hostel wanted to check with us whether we wanted the donated food to only go to the homeless Muslims resting in his hostel. Of course not, we said, it goes to all the needy irrespective of faith! But the fact that he had to ask is our failure, not his.

But we are victims of Islamophobia and media bias, I hear some of you cry. Well clearly there are problems – but nothing that previously discriminated communities did not struggle with and overcome, such as Catholics and Jews. Let us stop pretending that we have all the answers and start learning from their experiences. If they can overcome such xenophobia, then so can we.

We need to not only practicalise Islam but sincerely engage with mainstream society to show them our shared humanity and values.

The Prophet's cousin and fourth Caliph, Ali, once said that you must speak to people in a language they understand. In most of the west that language is secularism. There is little point in presenting a religious argument to someone who doesn't recognise the very texts you are passionately quoting from? Our actions derive from our values, which for a Muslim come from Islam. However, culture is important too. Take India's Hindu and Muslim communities, for example. Almost 95% of their culture, language, values and traditions are identical. Bollywood and cricket are good example of cutting across religious divides and appealing to both communities. Zealous Hindus and Muslims may condemn the lure of the Indian film industry and frivolous sporting pursuits – but that simply proves how similar they are too! To emphasis one's superiority

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is easy, to accept one's similarities is more difficult. Tribalism plagues us all and campaigning for justice, even if it's against your own tribe or group, is tough; but a Our'anic injunction.

A British Islam with values from both the Islamic tradition and British culture will grow with time. But for that we need space so we may breath with others and not be suffocated by xenophobes from without and bigots from within. With knowledge comes the confidence and passion to engage, share and learn. Da'wah (invitation to the way of Islam) must be done with wisdom and grace, the Qur'an teaches us. But whether we have been wise and gracious on our side will be judged by the recipients of that message, not the providers. Our role is not to convert, as only God converts minds, but to convey a message of convergence and shared values, bringing communities together, as done by Islam's first immigrants sent by the Prophet to Christian Ethiopia.

So let us engage and sort out our issues through dialogue at all levels. Let us highlight in all our discussions our similarities with other communities and not try and present Muslims as either uniquely persecuted in the world or as God's chosen people – we are neither. Compromise and communication are the ingredients for a happy marriage, any therapist would tell us, so community harmony can be no different. The option of divorce unfortunately does not exist!

The City Circle is one such institution. There are others cropping up across the country. Muslims need to be involved and passionate in mainstream British concerns, not from a selfish point of view so others will take an interest in "our Muslim" concerns, but because in Islam a just cause is always the right cause to support.

Creating institutions that build bridges between communities are crucial. They must be progressive, bold and innovative - rising above racial, theological and political divides.

The Qur'an honours all of banu'Adam (the family of Adam). Hence all of mankind is blessed. Let God decide which ones amongst us finally emigrate to paradise; in any event there's no shortage of space up there.

Asim Siddiqui is Chairman of the City Circle, an open platform for bi-lateral Muslim-Non-Muslim strategic relations run by Muslim professionals. For more details visit www.thecitycircle.com

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Ambala supports the Islam Channels initiative in working for Global Peace and Unity and wishes them every success.







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